

Information to identify the case:

Debtor 1	John E Arnold	Social Security number or ITIN	xxx-xx-7404
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Diane S Arnold	Social Security number or ITIN	xxx-xx-4971
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-20114-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John E Arnold

Diane S Arnold

3/26/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John E Arnold
Diane S Arnold
DebtorsCase No. 12-20114-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 2
Total Noticed: 23

Date Rcvd: Mar 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2018.

db/jdb +John E Arnold, Diane S Arnold, 244 W. Cruikshank Rd., Butler, PA 16002-8911
tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
cr +Bank of America, N.A. c/o Prober & Raphael, A Law, 20750 Ventura Blvd, Suite 100,
Woodland Hills, CA 91364-6207
cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
13271811 +Bank of America, P.O. Box 477, Knoxville, TN 37901-0477
13373891 Bank of America, N.A., c/o PROBER & RAPHAEL, ATTORNEYS FOR SECURED CREDITOR,
P.O. Box 4365, Woodland Hills, CA 91365-4365
13276831 +Central Tax Bureau of Pennsylvania, 438 Line Ave, Ellwood City, PA 16117-1121
13276832 Creditors Interchange Receivables Mgt., 80 Holtz Dr., Buffalo, NY 14225-1470
13276833 +Fast Track Financial, 196 Pittsburgh Road, Butler, PA 16001-3226
13271812 +Fast Track Financial, 196 Pittsburgh Street, Butler, PA 16001-3226
13276835 +Mars Area School District, 545 Route 228, Mars, PA 16046-3151
13277137 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
13276836 +PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032
13276837 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 27 2018 02:22:47 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
cr +EDI: PRA.COM Mar 27 2018 06:03:00 PRA Receivables Management, LLC, PO Box 41067,
Norfolk, VA 23541-1067
13370434 +EDI: BANKAMER.COM Mar 27 2018 06:03:00 BANK OF AMERICA, N.A., Et al,
BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
13276830 EDI: BANKAMER.COM Mar 27 2018 06:03:00 Bank of America Home Loans, P.O. Box 15222,
Wilmington, DE 19886-5222
13507837 +EDI: BANKAMER.COM Mar 27 2018 06:03:00 Bank of America, N.A., 2380 Performance Dr.,
Richardson, TX 75082-4333
13276834 EDI: RMSC.COM Mar 27 2018 06:03:00 GE Money, P.O. Box 981401, El Paso, TX 79998-1401
13518950 +E-mail/Text: bknotice@ncmlc.com Mar 27 2018 02:23:09 National Capital Management, LLC.,
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
13583340 EDI: PRA.COM Mar 27 2018 06:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
13344001 EDI: PRA.COM Mar 27 2018 06:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr Bank of America, N.A., et. al.
13271813 PNC
cr* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
MEMPHIS, TN 38125-1741
13653291* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
Lewisville, TX 75067)

TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 23

Date Rcvd: Mar 26, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2018 at the address(es) listed below:

Dai Rosenblum on behalf of Plaintiff John E Arnold Jody@dairosenblumbankruptcy.com,
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum on behalf of Joint Debtor Diane S Arnold Jody@dairosenblumbankruptcy.com,
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum on behalf of Debtor John E Arnold Jody@dairosenblumbankruptcy.com,
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum on behalf of Plaintiff Diane S Arnold Jody@dairosenblumbankruptcy.com,
pjbz@zoominternet.net;Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor Nationstar Mortgage, LLC. pawb@fedphe.com
John Michael Kolesnik on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com,
fedphe@hotmail.com;amber.zinski@phelanhallinan.com
Mario J. Hanyon on behalf of Creditor Bank of America, N.A., et. al. pawb@fedphe.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,
PA68@ecfcbis.com

TOTAL: 11